Fill in this information to identify your case and this filing:

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Debtor 2 N/A
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the District of

Case number 17-30490-H5-7

United States Courts
Southern District of Texas
FILED

JAN 31 2017

David J. Bradley, Clerk of Court

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.
☑ Yes. Where is the property?

1.1. 0 Creekmont Dr
Street address, if available, or other description
and 4536 Creekmont Dr

Houston TX 77091
City State ZIP Code

Harris
County

What is the property? Check all that apply.
☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☑ Land
☐ Investment property
☐ Timeshare
☐ Other ____________

Who has an interest in the property? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: ____________

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	**Current value of the portion you own?**
$ 40,000.00	$ 40,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
FEE SIMPLE

☐ **Check if this is community property** (see instructions)

If you own or have more than one, list here:

1.2. ____________
Street address, if available, or other description

____
City State ZIP Code

____
County

What is the property? Check all that apply.
☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other ____________

Who has an interest in the property? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: ____________

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	**Current value of the portion you own?**
$ ________	$ ________

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
____

☐ **Check if this is community property** (see instructions)

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

1.3. Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other ______

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: ______

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $______

Current value of the portion you own? $______

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ **Check if this is community property** (see instructions)

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.** .... ➔ $ 40,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No
- ☑ Yes

3.1. Make: Suzuki
Model: Hyubusia
Year: 2014
Approximate mileage: 500
Other information:

Who has an interest in the property? Check one.

- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $ 15,000.00

Current value of the portion you own? $ 15,000.00

If you own or have more than one, describe here:

3.2. Make: E350
Model: Mercedes
Year: 2010
Approximate mileage: 55000
Other information: Wife's vehicle

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
- ☑ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $ 27,000.00

Current value of the portion you own? $ 0.00

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name
Case number (if known)____________

3.3. Make: ____________
Model: ____________
Year: ____________
Approximate mileage: ____________
Other information:

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $____________
Current value of the portion you own? $____________

3.4. Make: ____________
Model: ____________
Year: ____________
Approximate mileage: ____________
Other information:

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $____________
Current value of the portion you own? $____________

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories
- ☑ No
- ☐ Yes

4.1. Make: ____________
Model: ____________
Year: ____________
Other information:

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $____________
Current value of the portion you own? $____________

If you own or have more than one, list here:

4.2. Make: ____________
Model: ____________
Year: ____________
Other information:

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $____________
Current value of the portion you own? $____________

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here** .... ➔ $ 15,000.00

Debtor 1 ROBERT GANDY Case number (if known)

First Name Middle Name Last Name

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No
☑ Yes. Describe......... two sofas, love seats, kitchen dinette, formal dinette, king size beds, children beds, refrigerator, end tables, china cabinet, office furniture, dressers, noght — $ 7,000.00

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No
☑ Yes. Describe.......... 3 -televisions, stereo, two cameras, 3-computers, 4-cell phones, video games, DVD players, VCR, pictures, wall paintings, printer — $ 2,000.00

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☑ No
☐ Yes. Describe.......... — $

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No
☑ Yes. Describe.......... 2-bicycles — $

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No
☑ Yes. Describe.......... 1- handgun 9mm glock — $ 500.00

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
☑ Yes. Describe.......... everyday clothes and shoes and accessories — $ 2,000.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
☑ Yes. Describe.......... everyday jewelry, wedding ring, engagement ring, everyday watches. — $ 3,500.00

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

☑ No
☐ Yes. Describe.......... — $

14. **Any other personal and household items you did not already list, including any health aids you did not list**

☑ No
☐ Yes. Give specific information. .... — $

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** .... ➔ $ 15,000.00

Debtor 1 ROBERT GANDY Case number (if known)

First Name Middle Name Last Name

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No
- ☑ Yes .... Cash: .... $ 700.00

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☑ No
- ☐ Yes .... Institution name:

	Institution name	
17.1. Checking account:		$
17.2. Checking account:		$
17.3. Savings account:		$
17.4. Savings account:		$
17.5. Certificates of deposit:		$
17.6. Other financial account:		$
17.7. Other financial account:		$
17.8. Other financial account:		$
17.9. Other financial account:		$

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- ☐ No
- ☑ Yes ....

Institution or issuer name:	
Smart Ventures, Inc. Ticker SMVR 120,020,000 common shares	$ 0.00
CMoney, Inc. Ticker CMEY	$ 0.00
	$

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- ☐ No
- ☑ Yes. Give specific information about them........

Name of entity:	% of ownership:	
GB Construction, LLC	33%	$ 0.00
Silverback Promotions, LLC	100%	$ 0.00
	0%	$

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name
Case number (if known)

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☑ No

☐ Yes. Give specific information about them........................ Issuer name:

$
$
$

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☑ No

☐ Yes. List each account separately. Type of account: Institution name:

401(k) or similar plan: $
Pension plan: $
IRA: $
Retirement account: $
Keogh: $
Additional account: $
Additional account: $

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☑ No

☐ Yes.......................... Institution name or individual:

Electric: $
Gas: $
Heating oil: $
Security deposit on rental unit: $
Prepaid rent: $
Telephone: $
Water: $
Rented furniture: $
Other: $

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☑ No

☐ Yes.......................... Issuer name and description:

$
$
$

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☑ No
☐ Yes .... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

$
$
$

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☐ No
☑ Yes. Give specific information about them.... Bancroft International Trust (Family Trust) only owns shares of SMVR listed above. Stock has no value not currently trading, no company operations. $ 0.00

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☑ No
☐ Yes. Give specific information about them.... $

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☑ No
☐ Yes. Give specific information about them.... $

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

☑ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

Federal: $
State: $
Local: $

29. **Family support**
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☑ No
☐ Yes. Give specific information.............

Alimony: $
Maintenance: $
Support: $
Divorce settlement: $
Property settlement: $

30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☑ No
☐ Yes. Give specific information.............. $

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

31. **Interests in insurance policies**
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No
☑ Yes. Name the insurance company of each policy and list its value. ...

Company name:	Beneficiary:	Surrender or refund value:
North American Life Insurance	Kathy Gandy	$ 0.00
		$
		$

32. **Any interest in property that is due you from someone who has died**
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☑ No
☐ Yes. Give specific information............. $

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**
Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No
☑ Yes. Describe each claim. .... I have a medical claim against UTMB for medical negligence. $ 0.00

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☑ No
☐ Yes. Describe each claim. .... $

35. **Any financial assets you did not already list**

☑ No
☐ Yes. Give specific information........... $

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here** .... ➔ $ 700.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

☑ No. Go to Part 6.
☐ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. **Accounts receivable or commissions you already earned**

☑ No
☐ Yes. Describe....... $

39. **Office equipment, furnishings, and supplies**
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No
☑ Yes. Describe....... Already listed under household items as no physcial office exist outside the home. $

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

40. **Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

☑ No
☐ Yes. Describe....... $

41. **Inventory**

☑ No
☐ Yes. Describe....... $

42. **Interests in partnerships or joint ventures**

☑ No
☐ Yes. Describe....... Name of entity: % of ownership:

Name of entity	% of ownership	
	%	$
	%	$
	%	$

43. **Customer lists, mailing lists, or other compilations**

☑ No
☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

☐ No
☐ Yes. Describe........ $

44. **Any business-related property you did not already list**

☑ No
☐ Yes. Give specific information ....

	$
	$
	$
	$
	$
	$

45. **Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here** .... ➔ $

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

☑ No. Go to Part 7.
☐ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. **Farm animals**

Examples: Livestock, poultry, farm-raised fish

☑ No
☐ Yes......................... $

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

48. **Crops—either growing or harvested**

☑ No
☐ Yes. Give specific information............ $

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

☑ No
☐ Yes........................ $

50. **Farm and fishing supplies, chemicals, and feed**

☑ No
☐ Yes........................ $

51. **Any farm- and commercial fishing-related property you did not already list**

☑ No
☐ Yes. Give specific information............ $

52. **Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here** .... ➔ $ 0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**
Examples: Season tickets, country club membership

☑ No
☐ Yes. Give specific information............ $ $ $

54. **Add the dollar value of all of your entries from Part 7. Write that number here** .... ➔ $ 0.00

Part 8: List the Totals of Each Part of this Form

55. **Part 1: Total real estate, line 2** .... ➔ $ 40,000.00

56. **Part 2: Total vehicles, line 5**	$ 42,000.00
57. **Part 3: Total personal and household items, line 15**	$ 15,000.00
58. **Part 4: Total financial assets, line 36**	$ 700.00
59. **Part 5: Total business-related property, line 45**	$ 0.00
60. **Part 6: Total farm- and fishing-related property, line 52**	$ 0.00
61. **Part 7: Total other property not listed, line 54**	+ $ 0.00

62. **Total personal property.** Add lines 56 through 61. .... $ 57,700.00 Copy personal property total ➔ + $ 57,700.00

63. **Total of all property on Schedule A/B.** Add line 55 + line 62............ $ 97,700.00

Fill in this information to identify your case:

Debtor 1 ROBERT GANDY
First Name / Middle Name / Last Name

Debtor 2 (Spouse, if filing) N/A
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: __________ District of __________

Case number (If known) ______________________

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

☑ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Brief description: REAL ESTATE Line from *Schedule A/B:* 1	$ 40,000.00	☐ $ ________ ☑ 100% of fair market value, up to any applicable statutory limit	Texas Property Code Title 5 Sec. 42.001,Sec. 42.002
Brief description: Motorcycle Line from *Schedule A/B:* 2	$ 15,000.00	☐ $ ________ ☑ 100% of fair market value, up to any applicable statutory limit	Texas Property Code Title 5 Sec. 42.002
Brief description: Automobile Line from *Schedule A/B:* 3	$ 0.00	☐ $ ________ ☑ 100% of fair market value, up to any applicable statutory limit	Texas Property Code Title 5 Sec. 42.001,Sec. 42.002

3. **Are you claiming a homestead exemption of more than $160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☑ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☑ Yes

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption*	Specific laws that allow exemption
Brief description: Household Furnishin Line from *Schedule A/B*: 4	$ 15,000.00	☐ $ ______ ☑ 100% of fair market value, up to any applicable statutory limit	Texas Property Code Title 5 Sec. 42.001,Sec. 42.002
Brief description: ______ Line from *Schedule A/B*: ___	$______	☐ $ ______ ☐ 100% of fair market value, up to any applicable statutory limit	______
Brief description: ______ Line from *Schedule A/B*: ___	$______	☐ $ ______ ☐ 100% of fair market value, up to any applicable statutory limit	______
Brief description: ______ Line from *Schedule A/B*: ___	$______	☐ $ ______ ☐ 100% of fair market value, up to any applicable statutory limit	______
Brief description: ______ Line from *Schedule A/B*: ___	$______	☐ $ ______ ☐ 100% of fair market value, up to any applicable statutory limit	______
Brief description: ______ Line from *Schedule A/B*: ___	$______	☐ $ ______ ☐ 100% of fair market value, up to any applicable statutory limit	______
Brief description: ______ Line from *Schedule A/B*: ___	$______	☐ $ ______ ☐ 100% of fair market value, up to any applicable statutory limit	______
Brief description: ______ Line from *Schedule A/B*: ___	$______	☐ $ ______ ☐ 100% of fair market value, up to any applicable statutory limit	______
Brief description: ______ Line from *Schedule A/B*: ___	$______	☐ $ ______ ☐ 100% of fair market value, up to any applicable statutory limit	______
Brief description: ______ Line from *Schedule A/B*: ___	$______	☐ $ ______ ☐ 100% of fair market value, up to any applicable statutory limit	______
Brief description: ______ Line from *Schedule A/B*: ___	$______	☐ $ ______ ☐ 100% of fair market value, up to any applicable statutory limit	______
Brief description: ______ Line from *Schedule A/B*: ___	$______	☐ $ ______ ☐ 100% of fair market value, up to any applicable statutory limit	______

Fill in this information to identify your case:

Debtor 1: ROBERT GANDY (First Name / Middle Name / Last Name)

Debtor 2 (Spouse, if filing): N/A (First Name / Middle Name / Last Name)

United States Bankruptcy Court for the: Southern District of Texas

Case number (If known) ____________________

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. **Do any creditors have claims secured by your property?**
   - ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
   - ☑ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. **List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A: Amount of claim (Do not deduct the value of collateral.)	Column B: Value of collateral that supports this claim	Column C: Unsecured portion (If any)
2.1 2012 CASITA, LLC	$ 81,400.00	$ 40,000.00	$ 0.00
2.2 SYNBC/SUZUKI FINANCE	$ 13,137.00	$ 13,137.00	$ 0.00

2.1 2012 CASITA, LLC (Creditor's Name)
6101 SOUTHWEST FWY., (Number Street)
SUITE 400
HOUSTON TX 77057 (City State ZIP Code)

Describe the property that secures the claim: 0 CREEKMONT DR AND 4536 CREEKMONT DR, REAL ESTATE PROP

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☑ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset) ____________

Date debt was incurred 04/18/0201

Last 4 digits of account number ___ ___ ___ ___

2.2 SYNBC/SUZUKI FINANCE (Creditor's Name)
P. O. BOX 6153 (Number Street)
RAPID CITY SD 57709 (City State ZIP Code)

Describe the property that secures the claim: 2014 SUZUKI MOTORCYCLE

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☑ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset) ____________

Date debt was incurred 05/17/2015

Last 4 digits of account number 9 9 3 4

Add the dollar value of your entries in Column A on this page. Write that number here: $ 94,537.46

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Case number (if known) ____________________

Part 1: **Additional Page**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

		Column A **Amount of claim** Do not deduct the value of collateral.	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any

☐ ____________________
Creditor's Name

Describe the property that secures the claim: $________ $________ $________

____
Number Street

____

____
City State ZIP Code

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset) ____________

Date debt was incurred ________

Last 4 digits of account number ___ ___ ___ ___

☐ ____________________
Creditor's Name

Describe the property that secures the claim: $________ $________ $________

____
Number Street

____

____
City State ZIP Code

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset) ____________

Date debt was incurred ________

Last 4 digits of account number ___ ___ ___ ___

☐ ____________________
Creditor's Name

Describe the property that secures the claim: $________ $________ $________

____
Number Street

____

____
City State ZIP Code

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset) ____________

Date debt was incurred ________

Last 4 digits of account number ___ ___ ___ ___

Add the dollar value of your entries in Column A on this page. Write that number here: $________

If this is the last page of your form, add the dollar value totals from all pages. Write that number here: $________

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Case number (if known)

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ PORTFOLIO RECOVERY ASSOCIATES LLC
Name
P.O. BOX 12914
Number Street

NORFOLK VA 23541
City State ZIP Code

On which line in Part 1 did you enter the creditor? 2.2
Last 4 digits of account number 9 9 3 4

☐
Name
Number Street
City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number __ __ __ __

☐
Name
Number Street
City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number __ __ __ __

☐
Name
Number Street
City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number __ __ __ __

☐
Name
Number Street
City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number __ __ __ __

☐
Name
Number Street
City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number __ __ __ __

Fill in this information to identify your case:

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Southern District of Texas

Case number
(If known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. **Do any creditors have priority unsecured claims against you?**
   - ☑ No. Go to Part 2.
   - ☐ Yes.

2. **List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

   (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1 SEC	$181,224.91	$181,224.(	$0.00
2.2 HARRIS COUNTY TAX ASSESSOR	$568.93	$568.93	$0.00

2.1 SEC
Priority Creditor's Name
801 CHERRY ST., STE. 1900
Number Street
FORT WORTH TX 76102
City State ZIP Code

Last 4 digits of account number 7 6 0 2

When was the debt incurred? 11/15/2015

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☑ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ☑ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify ______

Is the claim subject to offset?
- ☑ No
- ☐ Yes

2.2 HARRIS COUNTY TAX ASSESSOR
Priority Creditor's Name
P.O. BOX 3547
Number Street
HOUSTON TX 77253
City State ZIP Code

Last 4 digits of account number 0 0 3 1

When was the debt incurred? 12/05/2016

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☑ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ☑ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify ______

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name
Case number (if known)

Part 1: Your PRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. **Total claim** **Priority amount** **Nonpriority amount**

☐ HARRIS COUNTY TAX ASSESSOR
Priority Creditor's Name
P.O. BOX 3547
Number Street

HOUSTON TX 77253
City State ZIP Code

Last 4 digits of account number 0 0 3 0 — $ 568.93 $ 568.93 $ 0.00

When was the debt incurred? 12/05/2016

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☑ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ☑ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify ______

Is the claim subject to offset?
- ☑ No
- ☐ Yes

☐ ______
Priority Creditor's Name
______
Number Street
______
City State ZIP Code

Last 4 digits of account number __ __ __ __ — $______ $______ $______

When was the debt incurred? ______

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ☐ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify ______

Is the claim subject to offset?
- ☐ No
- ☐ Yes

☐ ______
Priority Creditor's Name
______
Number Street
______
City State ZIP Code

Last 4 digits of account number __ __ __ __ — $______ $______ $______

When was the debt incurred? ______

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ☐ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify ______

Is the claim subject to offset?
- ☐ No
- ☐ Yes

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Case number (if known)

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☑ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1 PANACHE CAPITAL LLC c/o Rick Martini Atty
Nonpriority Creditor's Name
5151 SAN FELIPE, STE. 900
Number Street
HOUSTON TX 77056
City State ZIP Code

Last 4 digits of account number 9 2 1 2

When was the debt incurred? 08/01/2013

$ 158,380.00

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☑ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
☑ No
☐ Yes

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify Business loan

4.2 SEE ATTACHED LIST OF UNSECURED CREDITO
Nonpriority Creditor's Name
SEE Credit Report attached
Number Street

City State ZIP Code

Last 4 digits of account number ___ ___ ___ ___

When was the debt incurred? ________

$ 48,010.00

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☑ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
☑ No
☐ Yes

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify Consumer debt and business cr

4.3 ________
Nonpriority Creditor's Name
Number Street
City State ZIP Code

Last 4 digits of account number ___ ___ ___ ___

When was the debt incurred? ________

$________

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
☐ No
☐ Yes

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify ________

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Case number (if known)________________

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

☐

Nonpriority Creditor's Name

Number Street

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☐ No
- ☐ Yes

Last 4 digits of account number __ __ __ __ $________

When was the debt incurred? ________

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of **NONPRIORITY** unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify________________

☐

Nonpriority Creditor's Name

Number Street

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☐ No
- ☐ Yes

Last 4 digits of account number __ __ __ __ $________

When was the debt incurred? ________

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of **NONPRIORITY** unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify________________

☐

Nonpriority Creditor's Name

Number Street

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☐ No
- ☐ Yes

$________

Last 4 digits of account number __ __ __ __

When was the debt incurred? ________

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of **NONPRIORITY** unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify________________

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Case number (if known)

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

U. S. DEPT OF THE TREASURY
Name
PO BOX 979101
Number Street

ST. LOUIS MO 63196
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.1 of (*Check one*): ☑ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 7 6 0 2

Name
Number Street

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

Name
Number Street

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

Name
Number Street

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

Name
Number Street

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

Name
Number Street

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

Name
Number Street

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. **Domestic support obligations**	6a.	$ 0.00
	6b. **Taxes and certain other debts you owe the government**	6b.	$ 182,362.77
	6c. **Claims for death or personal injury while you were intoxicated**	6c.	$ 0.00
	6d. **Other.** Add all other priority unsecured claims. Write that amount here.	6d.	+ $ 0.00
	6e. **Total.** Add lines 6a through 6d.	6e.	$ 182,362.77

			Total claim
Total claims from Part 2	6f. **Student loans**	6f.	$ 0.00
	6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	$ 0.00
	6h. **Debts to pension or profit-sharing plans, and other similar debts**	6h.	$ 0.00
	6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i.	+ $ 206,390.00
	6j. **Total.** Add lines 6f through 6i.	6j.	$ 206,390.00

Fill in this information to identify your case:

Debtor 1	ROBERT First Name	Middle Name	GANDY Last Name
Debtor 2 (Spouse, if filing)	N/A First Name	Middle Name	Last Name

United States Bankruptcy Court for the: Southern District of Texas

Case number (If known) ____________

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

  ________ MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

   If you have more than one job, attach a separate page with information about additional employers.

   Include part-time, seasonal, or self-employed work.

   Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	☑ Employed ☐ Not employed	☑ Employed ☐ Not employed
Occupation	CONSULTANT	MEDICAL BILLING
Employer's name	SILVERBACK PROMOTIONS LLC	RIVEROAKS BILLING ASSOCIATES
Employer's address	9550 SPRING GREEN BLVD Number Street STE 408 KATY TX 77494 City State ZIP Code	9550 SPRING GREEN BLVD Number Street STE 408 KATY TX 77494 City State ZIP Code
How long employed there?	3	3

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ 2,200.00	$ 5,500.00
3. **Estimate and list monthly overtime pay.**	3.	+ $ 0.00	+ $ 0.00
4. **Calculate gross income.** Add line 2 + line 3.	4.	$ 2,200.00	$ 5,500.00

Debtor 1 ROBERT GANDY Case number (if known)

First Name Middle Name Last Name

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	→ 4.	$ 2,200.00	$ 5,500.00
5. **List all payroll deductions:**			
5a. **Tax, Medicare, and Social Security deductions**	5a.	$ 0.00	$ 234.00
5b. **Mandatory contributions for retirement plans**	5b.	$ 0.00	$ 0.00
5c. **Voluntary contributions for retirement plans**	5c.	$ 0.00	$ 0.00
5d. **Required repayments of retirement fund loans**	5d.	$ 0.00	$ 0.00
5e. **Insurance**	5e.	$ 0.00	$ 0.00
5f. **Domestic support obligations**	5f.	$ 0.00	$ 0.00
5g. **Union dues**	5g.	$ 0.00	$ 0.00
5h. **Other deductions.** Specify: ______	5h.	+ $ 0.00	+ $ 0.00
6. **Add the payroll deductions.** Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	$ 0.00	$ 234.00
7. **Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$ 2,200.00	$ 5,266.00
8. **List all other income regularly received:**			
8a. **Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ 0.00	$ 0.00
8b. **Interest and dividends**	8b.	$ 0.00	$ 0.00
8c. **Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ 0.00	$ 0.00
8d. **Unemployment compensation**	8d.	$ 0.00	$ 0.00
8e. **Social Security**	8e.	$ 0.00	$ 0.00
8f. **Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: ______	8f.	$ 0.00	$ 0.00
8g. **Pension or retirement income**	8g.	$ 0.00	$ 0.00
8h. **Other monthly income.** Specify: ______	8h.	+ $ 0.00	+ $ 0.00
9. **Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	$ 0.00	$ 0.00

10. **Calculate monthly income.** Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10. $ 2,200.00 + $ 5,266.00 = $ 7,466.00

11. **State all other regular contributions to the expenses that you list in *Schedule J*.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
Specify: ______ 11. + $ 0.00

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies 12. $ 7,466.00
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
☐ No.
☑ Yes. Explain: Maybe since we are self employed it could increase or decrease at anytime.

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. **Domestic support obligations**	6a.	$ 0.00
	6b. **Taxes and certain other debts you owe the government**	6b.	$ 182,362.77
	6c. **Claims for death or personal injury while you were intoxicated**	6c.	$ 0.00
	6d. **Other.** Add all other priority unsecured claims. Write that amount here.	6d.	+ $ 0.00
	6e. **Total.** Add lines 6a through 6d.	6e.	$ 182,362.77

			Total claim
Total claims from Part 2	6f. **Student loans**	6f.	$ 0.00
	6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	$ 0.00
	6h. **Debts to pension or profit-sharing plans, and other similar debts**	6h.	$ 0.00
	6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i.	+ $ 48,010.00
	6j. **Total.** Add lines 6f through 6i.	6j.	$ 48,010.00

Fill in this information to identify your case:

Debtor 1 ROBERT (First Name) (Middle Name) GANDY (Last Name)

Debtor 2 (Spouse, if filing) N/A (First Name) (Middle Name) (Last Name)

United States Bankruptcy Court for the: Southern District of Texas

Case number (If known) ____________________

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 expenses as of the following date:

________ MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**

☑ No. Go to line 2.
☐ Yes. **Does Debtor 2 live in a separate household?**

☑ No
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2.*

2. **Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☑ No
☐ Yes. Fill out this information for each dependent..........................

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
________	____	☐ No ☐ Yes
________	____	☐ No ☐ Yes
________	____	☐ No ☐ Yes
________	____	☐ No ☐ Yes
________	____	☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?**

☑ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	$ 2,500.00
If not included in line 4:		
4a. Real estate taxes	4a.	$ 0.00
4b. Property, homeowner's, or renter's insurance	4b.	$ 0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	$ 50.00
4d. Homeowner's association or condominium dues	4d.	$ 0.00

Debtor 1 ROBERT GANDY Case number (if known)

First Name Middle Name Last Name

		Your expenses
5. **Additional mortgage payments for your residence**, such as home equity loans	5.	$ 0.00
6. **Utilities:**		
6a. Electricity, heat, natural gas	6a.	$ 230.00
6b. Water, sewer, garbage collection	6b.	$ 100.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	$ 530.00
6d. Other. Specify:	6d.	$
7. **Food and housekeeping supplies**	7.	$ 250.00
8. **Childcare and children's education costs**	8.	$ 0.00
9. **Clothing, laundry, and dry cleaning**	9.	$ 50.00
10. **Personal care products and services**	10.	$ 30.00
11. **Medical and dental expenses**	11.	$ 0.00
12. **Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	$ 350.00
13. **Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	$ 0.00
14. **Charitable contributions and religious donations**	14.	$ 100.00
15. **Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	$ 100.00
15b. Health insurance	15b.	$ 100.00
15c. Vehicle insurance	15c.	$ 230.00
15d. Other insurance. Specify:	15d.	$
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	$ 0.00
17. **Installment or lease payments:**		
17a. Car payments for Vehicle 1	17a.	$ 638.00
17b. Car payments for Vehicle 2	17b.	$ 487.00
17c. Other. Specify:	17c.	$
17d. Other. Specify:	17d.	$
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18.	$ 0.00
19. **Other payments you make to support others who do not live with you.** Specify:	19.	$ 0.00
20. **Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**		
20a. Mortgages on other property	20a.	$ 908.00
20b. Real estate taxes	20b.	$ 0.00
20c. Property, homeowner's, or renter's insurance	20c.	$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d.	$ 0.00
20e. Homeowner's association or condominium dues	20e.	$ 0.00

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

21. **Other**. Specify: ______ 21. +$ 0.00

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21. 22a. $ 6,653.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22b. $

22c. Add line 22a and 22b. The result is your monthly expenses. 22c. $ 6,653.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*. 23a. $ 7,466.00

23b. Copy your monthly expenses from line 22c above. 23b. – $ 6,653.00

23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*. 23c. $ 813.00

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☑ No.

☐ Yes. Explain here:

Fill in this information to identify your case:

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: __________ District of __________

Case number
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☑ No

☐ Yes. Name of person ______________________. Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✘ [signature] ✘ ______________________

Signature of Debtor 1 Signature of Debtor 2

Date 01/30/2017 Date __________
MM / DD / YYYY MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Debtor 2 N/A
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Southern District of Texas

Case number ______________
(If known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. *Schedule A/B: Property* (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from *Schedule A/B*	$ 40,000.00
1b. Copy line 62, Total personal property, from *Schedule A/B*	$ 57,700.00
1c. Copy line 63, Total of all property on *Schedule A/B*	$ 97,700.00

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)	
2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D*	$ 94,537.46
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*	$ 182,362.77
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*	+ $ 48,010.00
Your total liabilities	$ 324,910.23

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I) Copy your combined monthly income from line 12 of *Schedule I*	$ 7,466.00
5. *Schedule J: Your Expenses* (Official Form 106J) Copy your monthly expenses from line 22c of *Schedule J*	$ 6,653.00

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Case number (if known)

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☑ Yes

7. **What kind of debt do you have?**

☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☑ **Your debts are not primarily consumer debts**. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. **From the *Statement of Your Current Monthly Income***: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. $ 7,466.00

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F***:

From Part 4 on *Schedule E/F*, copy the following:		Total claim
9a. Domestic support obligations (Copy line 6a.)		$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)		$ 182,362.77
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)		$ 0.00
9d. Student loans. (Copy line 6f.)		$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)		$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+	$ 0.00
9g. **Total.** Add lines 9a through 9f.		$ 182,362.77

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Case number (if known)

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☑ Yes

7. **What kind of debt do you have?**

- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☑ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. $ 7,466.00

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on *Schedule E/F*, copy the following:		Total claim
9a. Domestic support obligations (Copy line 6a.)		$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)		$ 182,362.77
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)		$ 0.00
9d. Student loans. (Copy line 6f.)		$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)		$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+	$ 0.00
9g. **Total.** Add lines 9a through 9f.		$ 182,362.77